



In the aftermath of the September 11, 2001 terrorist attacks, our primary goal is to provide you, your employees, and their families with prompt and responsive service.

We Are Here to Help

We established a separate toll-free number in our life claims area just for those directly impacted by the events of September 11—800-225-5615. We dedicated a specially-trained life claims team to answer questions and process claims. We made it easier for beneficiaries who may need to file claims without the customary documentation. And we added additional staff to help us maintain service levels for all of our customers.

Special Handling for Claims Caused by September 11 Events

How Prudential is handling war risk exclusions

Prudential will not apply the war risk exclusion to any claims resulting from the September 11, 2001 events.

What to do if documents are missing

If your employees or their families need to file a claim without a death certificate, we can process their claim by using other documents to establish proof of death. Airline manifests, employer attestations that an employee was at work at one of the affected locations, or other documents issued by government entities can be used when there is no death certificate.

If eligibility records or beneficiary designations are missing, we will work with you to obtain alternative records. If an employee election form is missing, we may request other documentation such as payroll records. The group contract contains rules about payment when there is no beneficiary designation. If satisfactory record of a beneficiary designation is unavailable, we will pay according to these rules.

How soon claims will be processed

Our goal is to reach a determination on life claims related to the September 11 tragedies within 48 hours and to send benefit payments as expeditiously as possible. Clients, employees, and families impacted by these terrible events should call our special toll-free number.

How disability claims are affected

Most Short Term Disability (STD) plans exclude work-related injuries. For STD plans that integrate workers' compensation benefits, please be sure to indicate pertinent disability-related information on the Employer's Statement. This also applies to Long Term Disability (LTD) claims since these plans also integrate with workers' compensation.

Benefits during Military Service

How USERRA applies to military leave

The Uniformed Services Employment and Reemployment Rights Act (USERRA) is a federal law that protects your employees called to active duty. It prohibits employment discrimination against anyone on the basis of past military service or current military obligations.

Under USERRA, you must provide the same benefits to employees on military leave that you provide to employees on other types of leave. If you treat employees on various types of leave differently, the benefits you offer to employees on military leave must compare favorably with your most generous form of leave. This law applies to virtually all U.S. employers regardless of size. Generally, USERRA does not apply to civilians, even if they perform disaster-related services for a civilian agency. Please consult your own legal advisor for more information—Prudential is not authorized to give legal advice.

How Prudential's standard leave provisions work

The standard leave provisions in your contract help you determine how long you can continue benefits for employees on any leave, including military leave.

With our Group Life and Accidental Death and Dismemberment contracts, you can determine how long coverage continues for employees on leaves of absence, as long as you do not discriminate among employees in like circumstances and premiums are paid. Generally, Prudential does not limit the amount of time coverage can be continued, but you should review your contract to see if a limit applies.¹ If a limit does apply, you can ask that it be extended or removed for employees who take leave to serve in the U.S. uniformed service in connection with military action taken in response to the events of September 11. Please request the extension in writing.

Dependent Life coverage can continue as long as the employee's life coverage continues, provided the premium is paid. However, dependents on active military duty are not qualified dependents and so are not eligible for Group Life and Group Long Term Care coverage.

Under ReSourceSM Disability Management and Disability Absence and Productivity contracts,² coverage time limits are set. Coverage can continue until the end of the month following the month leave begins provided premiums are paid. This limit is stated in the certificate. Prudential's older Group Disability contracts have the same provisions as Group Life contracts noted above.

Group Long Term Care contracts set no limits for how long coverage can be continued if employees agree to pay the premium on a direct bill basis while they are on leave.

If a state military services-related law requires you to provide different continuation or reinstatement rights than those in your group contracts, Prudential will not enforce any contract provision which conflicts with your obligations under such law.

What benefits will be continued

Benefits, limitations, and exclusions during a leave of absence will be the same as they were on the employee's last day at work.

How premiums are remitted

To continue coverage, employers must continue to remit the premium to Prudential, except for Group Long Term Care coverage. Employees can continue Group Long Term Care coverage by paying premiums directly to Prudential.

How Prudential's war risk exclusions work

Group Life contracts do cover losses that occur as the result of war or acts of war. Generally, Group Disability, Group Long Term Care and Accidental Death and Dismemberment contracts do not cover those losses. Some of our older Short Term Disability contracts may not have this exclusion.

What happens if insurance ends

If an employee's life insurance coverage does end during military leave, the employee can use the conversion provision to convert to an individual policy. Coverage is continued during the conversion period. Some contracts may also include a portability provision. For those that do, coverage can be continued under that provision as an alternative to conversion.

Most Group Long Term Care contracts include the right to continue coverage if employment ends. In some states, the employee may have the right to convert the coverage to an individual Long Term Care contract.

What happens when employees return from military leave

When employees return to work after military leave, they can be covered again as active employees with the same coverages in the same amounts as when coverage ended. If an employee re-enrolls for coverage within 31 days of returning to work, Prudential will not require evidence of good health. If an employee re-enrolls after 31 days, evidence of good health will be required.

For purposes of applying any pre-existing condition limit, Prudential will treat a re-enrolled employee as though he or she had no break in employment.

If an employee enrolls for new coverage, or for amounts above those in force when the coverage ended, your contract's regular enrollment rules, including any requirements for evidence of good health, will apply.

Getting More Information

Helping you, your employees, and their families at this difficult time is our most critical priority. If you have questions about your contract provisions, please contact your relationship manager.

For questions about Group Life and Accidental Death and Dismemberment claims related to events on September 11, call our specially trained team at **800-225-5615**. There are also two dedicated fax numbers—**973-367-7801** and **973-802-4660**. You can also call our standard life claims toll-free number at **800-524-0542**.

For Group Disability claim questions, call **800-842-1718**.

Our toll-free lines are staffed Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.

¹ Leave provisions are found in the Modification of Group Contract form, which appears after the General Rules detailing premium payment and other responsibilities of the Contract Holder.

² These contracts have benefit provisions in a question and answer format.

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